

Case number: **19-20374-GLT**

12/15

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Renee M. Glasgow-Sivic  
 Debtor

Case No. 19-20374-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Jul 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2019.

db +Renee M. Glasgow-Sivic, 623 Cedar Street, Irwin, PA 15642-3603  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14986013 +AR Building Company, PO Box 828, Mars, PA 16046-0828  
 14986011 +Aes/jp Morgan Chase, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461  
 14986010 +Aes/jp Morgan Chase, Pob 61047, Harrisburg, PA 17106-1047  
 14986018 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 14986019 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035  
 14986030 +Martin J. Sivic, 512 Locust Street, Irwin, PA 15642-3724  
 14986033 +Maureen Kroll, Esquire, Norwins Hills Office Park, Suite 205, 8981 Norwin Avenue,  
 Irwin, PA 15642-2746  
 14986036 Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
 14986037 Pressler, Flet & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020  
 14986039 +Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007  
 14986041 +US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121  
 14986043 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
 Madison, WI 53707-7860  
 14986045 +Westmoreland Hospital, 532 West Pittsburgh Street, Greensburg, PA 15601-2282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 02 2019 03:40:55 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14986012 +EDI: GMACFS.COM Jul 02 2019 07:18:00 Ally Financial, P.O. Box 380901,  
 Bloomington, MN 55438-0901  
 14986014 +EDI: CAPITALONE.COM Jul 02 2019 07:19:00 Capital One, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 14986016 +EDI: CAPITALONE.COM Jul 02 2019 07:19:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14986020 +EDI: WFNNB.COM Jul 02 2019 07:18:00 Comenity Bank/Buckle, Po Box 182789,  
 Columbus, OH 43218-2789  
 14986021 +EDI: WFNNB.COM Jul 02 2019 07:18:00 Comenity Bank/Buckle, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 14986023 +EDI: WFNNB.COM Jul 02 2019 07:18:00 Comenitybank/venus, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14986022 +EDI: WFNNB.COM Jul 02 2019 07:18:00 Comenitybank/venus, Po Box 182789,  
 Columbus, OH 43218-2789  
 14986025 +EDI: WFNNB.COM Jul 02 2019 07:18:00 Comenitycapital/biglot, Attn: Bankruptcy Dept,  
 Po Box 182125, Columbus, OH 43218-2125  
 14986024 +EDI: WFNNB.COM Jul 02 2019 07:18:00 Comenitycapital/biglot, Po Box 182120,  
 Columbus, OH 43218-2120  
 14986026 EDI: ESSL.COM Jul 02 2019 07:18:00 Dish Network, Dept. 0063, Palatine, IL 60055-0063  
 14986029 +EDI: RESURGENT.COM Jul 02 2019 07:19:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,  
 Po Box 10497, Greenville, SC 29603-0497  
 14986028 +EDI: RESURGENT.COM Jul 02 2019 07:19:00 LVNV Funding/Resurgent Capital, Po Box 1269,  
 Greenville, SC 29602-1269  
 14986027 +E-mail/Text: bk@lendingclub.com Jul 02 2019 03:41:23 LendingClub,  
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967  
 14986034 +EDI: MERRICKBANK.COM Jul 02 2019 07:18:00 Merrick Bank/CardWorks, Po Box 9201,  
 Old Bethpage, NY 11804-9001  
 14987017 +EDI: PRA.COM Jul 02 2019 07:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14986035 +E-mail/Text: blegal@phfa.org Jul 02 2019 03:41:04 Pa Housing Finance Age,  
 2101 N. Front Street, Harrisburg, PA 17110-1086  
 14986038 E-mail/Text: RSSNBankruptcy@repsrv.com Jul 02 2019 03:40:57 Republic Services,  
 c/o Coast to Coast Financial Solutions, PO Box 2086, Thousand Oaks, CA 91358-2086  
 14986040 +E-mail/Text: jennifer.chacon@spsservicing.com Jul 02 2019 03:41:48  
 Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250,  
 Salt Lake City, UT 84165-0250

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank, N.A., successor trustee to LaSalle Bank  
 aty\* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14986015\* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
 14986017\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14986031\* +Martin J. Sivic, 512 Locust Street, Irwin, PA 15642-3724  
 14986032\* +Martin J. Sivic, 512 Locust Street, Irwin, PA 15642-3724  
 14986044\* +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,  
 Madison, WI 53707-7860

District/off: 0315-2

User: mgut  
Form ID: 318

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Jul 01, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
14986042\* +US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121  
TOTALS: 1, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2019 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Renee M. Glasgow-Sivic asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not  
ify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com  
James Warmbrodt on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank  
National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust  
2006-HE6, Asset-Backed Certificates Series 2006-HE6 bkgroup@kmlawgroup.com  
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com  
Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6